

| L Number | Hits | Search Text  | DB  | Time stamp       |
|----------|------|--|---|------------------|
| 1        | 222  | (Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))   | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 09:41 |
| 2        | 217  | ((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)                        | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 09:43 |
| 8        | 195  | ((((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)) and (add or change) | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 09:44 |

|   | U                        | 1                                   | Document ID  | Issue Date | Pages | Title | Current OR |
|---|--------------------------|-------------------------------------|--------------|------------|-------|-------|------------|
| 1 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5093787 A |            | 39    |       | 705/33     |
| 2 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4948174 A |            | 17    |       | 283/58     |
| 3 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4791561 A |            | 38    |       | 707/1      |

|   | Current XRef         | Retrieval<br>Classif | Inventor                     | S                                   | C                        | P                        |
|---|----------------------|----------------------|------------------------------|-------------------------------------|--------------------------|--------------------------|
| 1 | 235/379<br>; 708/106 |                      | Simmons, John C.<br>, et al. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | 283/70               |                      | Thomson, Eric A.<br>, et al. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | 707/533              |                      | Huber, Val J.<br>, et al.    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| L Number | Hits  | Search Text  | DB  | Time stamp       |
|----------|-------|--|---|------------------|
| 1        | 10328 | (add or delete or modify) same database\$  | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 12:17 |
| 7        | 6912  | ((add or delete or modify) same database\$) and computer and network   | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 12:18 |
| 19       | 77    | ((((add or delete or modify) same database\$) and computer and network) and (merchant? or payee? or supplier?)) and (bill adj payment)   | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 12:18 |
| 13       | 695   | ((add or delete or modify) same database\$) and computer and network) and (merchant? or payee? or supplier?)   | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 12:21 |
| -        | 222   | (Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))   | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 12:16 |
| -        | 217   | ((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)                      | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 09:43 |
| -        | 195   | ((Bill near5 pay\$) and ((merchant or payee or supplier or manufacturer or retailer) near3 (list\$ or database or storage))) and (network or Internet or communication)) and (add or change) | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/19 09:44 |

| L Number | Hits  | Search Text   | DB                             | Time stamp       |
|----------|-------|---|--------------------------------|------------------|
| -        | 27382 | G06F017/60.ipc.   | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 09:56 |
| -        | 12406 | G06F015/21.ipc.   | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 09:56 |
| -        | 23    | G06F015/30.ipc. and (Bill adj payment)  | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 09:58 |
| -        | 6     | G06F015/21.ipc. and (Bill adj payment)  | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 10:20 |
| -        | 111   | G06F017/60.ipc. and (Bill adj payment)  | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 10:24 |
| -        | 456   | Bill adj payment  | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 10:51 |
| -        | 7884  | G06F015/30.ipc.   | USPAT;<br>EPO; JPO;<br>DERWENT | 2001/03/22 10:52 |
| -        | 481   | electronic adj funds adj transfer   | USPAT                          | 2001/03/22 11:52 |
| -        | 5413  | service adj provider  | USPAT                          | 2001/03/22 11:53 |
| -        | 80    | (electronic adj funds adj transfer) and (service adj provider)                                    | USPAT                          | 2001/03/22 13:18 |
| -        | 80    | (electronic adj funds adj transfer) and (service adj provider)                                    | USPAT                          | 2001/03/22 13:03 |
| -        | 0     | (Donations or charity) and (elctronic adj funds adj transfer)                                     | USPAT                          | 2001/03/22 13:19 |
| -        | 505   | (Donations or charity)  | USPAT                          | 2001/03/22 13:19 |
| -        | 84    | 8o and "85"   | USPAT                          | 2001/03/22 13:19 |
| -        | 5     | ((electronic adj funds adj transfer) and (service adj provider))<br>and ((Donations or charity) ) | USPAT                          | 2001/03/22 13:20 |

| L Number | Hits | Search Text  | DB    | Time stamp       |
|----------|------|--|-------|------------------|
| -        | 1064 | (payments and via) and network   | USPAT | 2001/03/22 13:49 |
| -        | 15   | (associated adj payment) and payee and payor   | USPAT | 2001/03/22 13:50 |
| -        | 6    | ((associated adj payment) and payee and payor) and<br>((payments and via) and network) | USPAT | 2001/03/22 13:50 |
| -        | 1    | "4799156".PN.  | USPAT | 2001/03/22 13:53 |
| -        | 1    | "4799156".PN.  | USPAT | 2001/03/22 13:54 |
| -        | 1    | "5283829".PN.  | USPAT | 2001/03/22 14:02 |
| -        | 1    | "4947028".PN.  | USPAT | 2001/03/22 14:02 |
| -        | 1    | "5093787".PN.  | USPAT | 2001/03/22 14:02 |
| -        | 1    | "4270042".PN.  | USPAT | 2001/03/22 14:03 |
| -        | 1    | "4270042".PN.  | USPAT | 2001/03/22 14:04 |
| -        | 1    | "5283829".PN.  | USPAT | 2001/03/22 14:06 |

| L Number | Hits | Search Text                         | DB  | Time stamp       |
|----------|------|-------------------------------------|---|------------------|
| -        | 55   | Payment near10 draft?               | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/16 14:54 |
| -        | 1    | "6283366".PN.                       | USPAT;<br>US-PGPUB                          | 2002/07/03 09:14 |
| -        | 1    | "6283366".PN.                       | USPAT;<br>US-PGPUB                          | 2002/07/03 09:14 |
| -        | 1    | "5563959".PN.                       | USPAT                                       | 2002/07/03 09:23 |
| -        | 1    | "5042073".PN.                       | USPAT                                       | 2002/07/03 09:23 |
| -        | 1    | "4634148".PN.                       | USPAT                                       | 2002/07/03 09:24 |
| -        | 1    | "5367148".PN.                       | USPAT                                       | 2002/07/03 09:56 |
| -        | 1    | "5044668".PN.                       | USPAT                                       | 2002/07/03 09:57 |
| -        | 1    | "4974878".PN.                       | USPAT                                       | 2002/07/03 09:58 |
| -        | 1    | "4774513".PN.                       | USPAT                                       | 2002/07/03 10:01 |
| -        | 1    | "4630201".PN.                       | USPAT                                       | 2002/07/03 10:01 |
| -        | 1    | "5007084".PN.                       | USPAT                                       | 2002/07/03 10:03 |
| -        | 1    | "4905281".PN.                       | USPAT                                       | 2002/07/03 10:03 |
| -        | 1    | "4686357".PN.                       | USPAT                                       | 2002/07/03 10:03 |
| -        | 38   | (Payment near10 draft?) and network | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 10:10 |
| -        | 2    | 538113.pn.                          | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 10:31 |
| -        | 3    | 5383113.pn.                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 11:07 |
| -        | 3    | 5873072.pn.                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 10:32 |
| -        | 3    | 5873072.pn.                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 11:08 |
| -        | 542  | Lawlor.IN.                          | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 16:51 |
| -        | 8    | Lawlor.IN. and Banking              | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 18:10 |
| -        | 3    | 4634148.pn.                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 18:11 |
| -        | 3    | 4974878.pn.                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/03 18:11 |
| -        | 2    | 5220501.pn.                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/16 14:54 |

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|----------|---------|--|-------|------------------|
| -        | 207     | "5220501"  | USPAT | 2001/03/19 15:12 |
| -        | 115     | ACH and ATM  | USPAT | 2001/03/16 08:47 |
| -        | 27274   | Home? Banking  | USPAT | 2001/03/16 08:47 |
| -        | 35629   | Bill? payment  | USPAT | 2001/03/16 08:48 |
| -        | 1460189 | (Bill? payment) and on? line   | USPAT | 2001/03/16 08:49 |
| -        | 57      | (ACH and ATM) and (Home? Banking)                                      | USPAT | 2001/03/16 08:53 |
| -        | 56      | ((Bill? payment) and on? line) and ((ACH and ATM) and (Home? Banking)) | USPAT | 2001/03/19 15:17 |
| -        | 1683    | (Bill? payment) and on?line  | USPAT | 2001/03/16 09:12 |
| -        | 46      | ((Bill? payment) and on?line) and ((ACH and ATM) and (Home? Banking))  | USPAT | 2001/03/16 09:12 |
| -        | 3385    | 380/25   | USPAT | 2001/03/19 15:14 |
| -        | 1432    | 364/408  | USPAT | 2001/03/19 15:15 |
| -        | 110     | 902/24   | USPAT | 2001/03/19 15:17 |



| L Number | Hits | Search Text  | DB  | Time stamp       |
|----------|------|--|---|------------------|
| -        | 0    | reciev\$ same (Bank near10 (routing near2 number))         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/17 11:02 |
| -        | 159  | Bank near10 (routing near2 number)                         | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/17 11:02 |
| -        | 130  | (Bank near10 (routing near2 number)) and (debit or credit) | USPAT;<br>US-PGPUB;<br>EPO; JPO;<br>DERWENT | 2002/07/17 11:03 |
| -        | 1    | 5111395.pn.  | USPAT;<br>US-PGPUB                          | 2002/07/17 17:32 |
| -        | 1    | 5383113.pn.  | USPAT;<br>US-PGPUB                          | 2002/07/17 17:32 |

|    | U                        | 1                                   | Document ID  | Issue Date | Pages | Title | Current OR |
|----|--------------------------|-------------------------------------|--------------|------------|-------|-------|------------|
| 1  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5911136 A |            | 32    |       | 705/36     |
| 2  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5911135 A |            | 31    |       | 705/36     |
| 3  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5677955 A |            | 29    |       | 705/76     |
| 4  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5303149 A |            | 15    |       | 707/6      |
| 5  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5237159 A |            | 21    |       | 705/30     |
| 6  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 5121945 A |            | 21    |       | 283/58     |
| 7  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4974878 A |            | 19    |       | 283/67     |
| 8  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4960981 A |            | 23    |       | 705/41     |
| 9  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4953085 A |            | 34    |       | 705/36     |
| 10 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4948174 A |            | 17    |       | 283/58     |
| 11 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4758714 A |            | 16    |       | 235/380    |
| 12 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 4523330 A |            | 14    |       | 382/140    |
| 13 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 3949364 A |            | 12    |       | 235/375    |
| 14 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 3852571 A |            | 14    |       | 235/379    |
| 15 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 3833885 A |            | 16    |       | 235/379    |

|    | Current XRef   | Retrieval<br>Classif | Inventor                          | S                                   | C                        | P                        |
|----|--|----------------------|-----------------------------------|-------------------------------------|--------------------------|--------------------------|
| 1  | 705/35<br>; 705/37<br>; 705/38   |                      | Atkins, Charles Agee<br>, et al.  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2  | 705/35<br>; 705/37<br>; 705/38   |                      | Atkins, Charles Agee<br>, et al.  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3  | 235/379<br>; 380/30<br>; 705/1<br>; 705/44<br>; 705/65<br>; 705/75<br>; 713/173<br>; 902/2 |                      | Doggett, John<br>, et al.         | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4  | 705/39<br>; 707/531<br>; 707/7   |                      | Janigian, Paul C.<br>, et al.     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5  | 235/379<br>; 705/42<br>; 705/45  |                      | Stephens, Thomas S.<br>, et al.   | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6  | 283/62<br>; 283/70   |                      | Thomson, Eric A.<br>, et al.      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7  | 283/58<br>; 283/70   |                      | Josephson, Stanley M.<br>, et al. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8  | 705/39<br>; 705/44<br>; 902/40   |                      | Benton, William M.<br>, et al.    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9  | 705/38   |                      | Atkins, Charles A.<br>, et al.    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10 | 283/70   |                      | Thomson, Eric A.<br>, et al.      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11 | 235/448<br>; 235/449   |                      | Carlson, Steven R.<br>, et al.    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12 | 235/379<br>; 382/175<br>; 382/305<br>; 902/4<br>; 902/40                                   |                      | Cain, John D.<br>, et al.         | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 13 | 340/5.41<br>; 902/10   |                      | Clark, Robert W.<br>, et al.      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 14 | 200/46<br>; 235/380<br>; 340/5.4<br>; 902/22   |                      | Hall, Bruce Wood<br>, et al.      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 15 | 902/14<br>; 902/20<br>; 902/39<br>; 902/40<br>; 902/5<br>; 902/9                           |                      | Gentile, Fred J.<br>, et al.      | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

|    | U                        | 1                                   | Document ID  | Issue Date | Pages | Title | Current OR |
|----|--------------------------|-------------------------------------|--------------|------------|-------|-------|------------|
| 16 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | US 3761682 A |            | 24    |       | 235/381    |

|    | Current XRef  | Retrieval<br>Classif | Inventor                      | S                                   | C                        | P                        |
|----|---|----------------------|-------------------------------|-------------------------------------|--------------------------|--------------------------|
| 16 | 221/206<br>; 235/375<br>; 235/379<br>; 340/5.4<br>; 902/13<br>; 902/15<br>; 902/20<br>; 902/27<br>; 902/5 |                      | Barnes, Thomas R.<br>, et al. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |